Case 13-70878 Doc 6 Filed 05/24/13 Entered 05/25/13 05:21:40 Desc Imaged Certificate of Notice Page 1 of 4

**B9A** (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/12)

Case Number 13-70878

UNITED STATES BANKRUPTCY COURT Western District of Virginia

## **Notice of** Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 5/21/13.

You may be a creditor of the debtor. This notice lists important deadlines. You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### Creditors – Do not file this notice in connection with any proof of claim you submit to the court **See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Tina Ann Overstreet

fka Tina Ann Harding, fka Tina Ann Caldwell

1270 Scruggs Road Wirtz, VA 24184

Case Number: 13–70878	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-3876	
Attorney for Debtor(s) (name and address):	Bankruptcy Trustee (name and address):	
Malissa Lambert Giles	George A McLean(72)	
Giles & Lambert PC	PO Box 1264	
P O BOX 2780	Roanoke, VA 24006	
ROANOKE, VA 24001	Telephone number: 540–982–8430	

ROANOKE, VA 24001 Telephone number: 540 981–9000

# **Meeting of Creditors**

Date: June 13, 2013 Time: 11:30 AM

Location: cr mtg, ROA, First Campbell Square, Rm 120, 210 First St, SW, Roanoke, VA 24011

### Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

## **Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines: Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 8/12/13

#### **Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

#### **Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

#### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

#### **Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office: 210 Church Ave. Room 200 Roanoke, VA 24011 (540) 857–2391	For the Court: Clerk of the Bankruptcy Court: John W. L. Craig	
Hours Open: Monday – Friday 8:30 AM – 4:30 PM	Date: 5/21/13	

	EXPLANATIONS	B9A (Official Form 9A) (12/11	
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United by or against the debtor(s) listed on the front side, and an order for relief has		
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult this case.	ey clerk's office cannot give legal advice. Consult a lawyer to determine your rights in	
Creditors Generally May Not Take Certain Actions	contacting the debtor by telephone, mail or otherwise to demand repayment; obtain property from the debtor; repossessing the debtor's property; starting of	s are listed in Bankruptcy Code §362. Common examples of prohibited actions include ephone, mail or otherwise to demand repayment; taking actions to collect money or otor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; from the debtor's wages. Under certain circumstances, the stay may be limited to 30 hugh the debtor can request the court to extend or impose a stay.	
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a moti- the Bankruptcy Code. The debtor may rebut the presumption by showing spe		
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on t in a joint case) must be present at the meeting to be questioned under oath b are welcome to attend, but are not required to do so. The meeting may be conspecified in a notice filed with the court.	y the trustee and by creditors. Creditors	
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay credit proof of claim at this time. If it later appears that assets are available to pay celling you that you may file a proof of claim, and telling you the deadline for notice is mailed to a creditor at a foreign address, the creditor may file a mot deadline.  Do not include this notice with any filing you make with the court.	ereditors, you will be sent another notice or filing your proof of claim. If this	
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt never try to collect the debt from the debtor. If you believe that the debtor is Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable une (6), you must file a complaint — or a motion if you assert the discharge shot — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by the "Deadline to Object to Debtor's Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office by that deadline.	not entitled to receive a discharge under der Bankruptcy Code §523(a)(2), (4), or uld be denied under §727(a)(8) or (a)(9) scharge or to Challenge the	
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt p to creditors. The debtor must file a list of all property claimed as exempt. Yo clerk's office. If you believe that an exemption claimed by the debtor is not a objection to that exemption. The bankruptcy clerk's office must receive the o Exemptions" listed on the front side.	ou may inspect that list at the bankruptcy authorized by law, you may file an	
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankrup on the front side. You may inspect all papers filed, including the list of the dethe property claimed as exempt, at the bankruptcy clerk's office.	otcy clerk's office at the address listed ebtor's property and debts and the list of	
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any case.	questions regarding your rights in this	
	Refer to Other Side for Important Deadlines and I	Notices	
	-		

Case 13-70878 Doc 6 Filed 05/24/13 Entered 05/25/13 05:21:40 Desc Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court Western District of Virginia

In re: Tina Ann Overstreet Debtor Case No. 13-70878-wfs Chapter 7

#### **CERTIFICATE OF NOTICE**

Date Rcvd: May 22, 2013 District/off: 0423-7 User: admin Page 1 of 2 Form ID: b9a Total Noticed: 18 Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2013. db +Tina Ann Overstreet, 1270 Scruggs Road, Wirtz, VA 24184-4574 Dallas, TX 75265-0485 3780824 +ADT, PO Box 650485, 3780825 +Alere Toxicology Services, PO Box 122564 Dept 2564, Dallas, TX 75312-2564 Roanoke, VA 24011-1926 3780828 +BB&T. 310 First Street, +Cap1/Best Buy, Po Box 5253, Carol Stream, IL 60197-5253 3780830 3780831 +Cedar Hill National Bank, Po Box 34216, Charlotte, NC 28234-4216 +Shirley Jamison, PC, PO Box 221, Boones Mill, VA 24065-0221 3780837 3780838 PO Box 71085, Charlotte, NC 28272-1085 +Solstas Lab Partners, Roanoke, VA 24006-1264 +EDI: RMCB.COM May 22 2013 22:23:00 3780826 American Medical Collection Agency, PO Box 1235. Elmsford, NY 10523-0935 3780827 +EDI: BANKAMER.COM May 22 2013 22:23:00 Bank Of America, N.A., 4161 Piedmont Pkwy, Greensboro, NC 27410-8119 3780829 EDI: CAPITALONE.COM May 22 2013 22:23:00 Cap One, Po Box 85520, Richmond, VA 23285 +E-mail/Text: bklaw2@centurylink.com May 22 2013 22:14:46 Century Link, PO Box 1319, 3780832 Charlotte, NC 28201-1319 +EDI: RMSC.COM May 22 2013 22:23:00 Orlando, FL 32896-5005 3780833 Po Box 965005, Gecrb/Lowes, +E-mail/Text: recovery@memberonefcu.com May 22 2013 22:04:36 Member One FCU, 202 4th Street, 3780834 Roanoke, VA 24016-2038 3780835 +E-mail/Text: bankruptcynotices@pch.com May 22 2013 22:05:18 Publishers Clearing House, PO Box 4002936, Des Moines, IA 50340-2936 3780836 +EDI: SEARS.COM May 22 2013 22:23:00 Sears/Cbna, Po Box 6282, Sioux Falls, SD 57117-6282 TOTAL: 10

\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*

Date: May 24, 2013

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Signature:

Joseph Spections

# Case 13-70878 Doc 6 Filed 05/24/13 Entered 05/25/13 05:21:40 Desc Imaged Certificate of Notice Page 4 of 4

District/off: 0423-7 User: admin Form ID: b9a Page 2 of 2 Total Noticed: 18 Date Rcvd: May 22, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2013 at the address(es) listed below:

TOTAL: 0